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MISCELLANEOUS

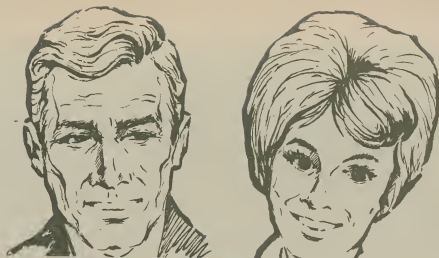
PAMPHLETS

& FLYERS OF
GENERAL INTEREST

**Here's a way for even
a small family to
INSURE SAVINGS
up to \$120,000!**



**NEVADA SAVINGS
& LOAN ASSOCIATION**



MAN & WIFE

Man	\$10,000
Wife	10,000
Man and Wife	10,000
Man as Trustee for Wife	10,000
Wife as Trustee for Man	10,000
Total:	<u>\$50,000</u>



MAN, WIFE & CHILD

Man	\$10,000
Wife	10,000
Child	10,000
Man and Wife	10,000
Man and Child	10,000
Wife and Child	10,000
Man, Wife and Child	10,000
Man as Trustee for Child	10,000
Wife as Trustee for Child	10,000
Man and Wife as Trustee for Child	10,000
Man as Trustee for Wife	10,000
Wife as Trustee for Man	10,000
Total:	<u>\$120,000</u>

Savings accounts here may be held in the name of an individual, jointly by 2 or more persons, or by either husband or wife (or both) acting as trustee for each other. Thus, husband and wife can have separately owned accounts, each insured to \$10,000, a third account held as joint tenants and insured to \$10,000, a fourth account, wherein husband is trustee for wife, and a fifth account, wherein wife is trustee for husband. Each of the latter two accounts also insured to \$10,000. (see example at upper right). Similarly, husband, wife and child can have a total of \$120,000 of insured savings (as explained in example at lower right).



4.85%

Insured Savings

Daily Interest Compounded Monthly
and Paid Quarterly Provided the Account
Is Open at End of the Quarter

**Accounts opened or additions
made by the 15th of any month
earn interest from the 1st**

Accounts insured to \$10,000 by an
agency of
the United States Government

**NEVADA SAVINGS
& LOAN ASSOCIATION**

1200 East Charleston, Corner Maryland
Main Office: 384-8132

3977 West Charleston,
Westgate Shopping Center
Branch Office: 878-3700

217 South 4th Street
Branch Office: 382-3970

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ways you may
own
savings
accounts
at



**NEVADA
SAVINGS**
& LOAN ASSOCIATION



Member
Federal Savings and Loan Insurance Corporation
Federal Home Loan Bank System

1.
Individual Account

2.
Joint Tenant Account

3.
Tenants in Common Account

4.
Individual Trustee Account
[REVOCABLE]

5.
Joint Trustee Account
[REVOCABLE]

6.
Discretionary Revocable
Trust Account

7.
Corporation Account,
Voluntary Association
Account, or Non-profit
Association Account

8.
Corporation Trust Account
or Voluntary Association
Trust Account
[TRUST ESTATES]

9.
Copartnership Account
or Sole Owner
[IN BUSINESS NAME]

10.
Custodian Savings Account
for Minor

11.
Fiduciary Savings Account

12.
Community Property Account

The choice of the proper capacity in which to hold your savings can be mighty important to your future. By saving at NEVADA SAVINGS you can select from as many as twelve different account forms, one of which should fit your needs.

Each of these twelve accounts are described briefly in the succeeding paragraphs. When you have read them over, you'll see that it is possible for you to have a form of savings account ownership which will carry out your wishes.

Ownership, in consultation with your attorney, can be planned so that in the event of your death your funds will pass to those of your choice with as little red tape and tax loss as possible.

1. Individual Account

An individual account can be owned by any individual. All funds in the account are considered by the Association to be the owner's sole and separate property and withdrawals will only be honored on owner's signature, unless a power of attorney card is on file.

2. Joint Tenant Account

This type of account can be owned by two or more individuals. Joint Tenancy is a common law estate which prevails or is permitted or its equivalent is permitted, in all of the states. It is an estate where two or more persons acquire property jointly by one title at one time with one interest and one right of possession. This title continues in such joint owners until the last survivor of them, without being disturbed in any way

by the death of one. If all signatures are not specified as necessary for withdrawals, they ordinarily may be made by either party. The authorization of one party to make withdrawals is power of attorney and may be cancelled by notice. Therefore, in the event of any kind of notice, by one of the owners of the account, by telephone, written or otherwise, not to pay to anyone of the joint owners, all signatures are required. In the event of telephone notice, it must be confirmed in writing for the protection of the parties involved.

3.

Tenants in Common Account

This is a common law estate where two or more parties own property but each owns a separate interest therein and is entitled to maximum insurance in his own right as an individual. No survivorship is involved. In the event of the death of one owner, his interest passes to his personal representative or his heirs. With respect to such accounts, each owner may authorize any person including the other owner(s) to sign for

him by means of a power of attorney. Without such express authorization the signatures of all owners are required on all withdrawals.

4.

Individual Trustee Account

[REVOCABLE]

This is an account established by an individual wherein a beneficiary is named who succeeds to ownership of the account upon death of the trustee. Upon establishing the account the trustee completes the informal Declaration of Trust on the reverse side of the signature card. In the declaration the beneficiary(s), who may be of any age, is named by the trustee. The trustee can at any time prior to his death revoke the trust by withdrawing all of the funds on deposit. Upon the death of the trustee the trust matures and is subject to the direction of the instructions contained in the Declaration of Trust. The owner of the funds in this type of account is deemed to be the trust estate. Title passes to the beneficiary after the death of the trustee.

5. Joint Trustee Account

[REVOCABLE]

This is an account established by two or more individuals who desire to name a beneficiary who will attain ownership of the account upon their death. Upon establishing the account the trustees complete the informal Declaration of Trust on the reverse side of the signature card. In the declaration the beneficiary(s), who may be of any age, is named by the trustees. The trustees can at any time prior to the death of the survivor of them revoke the trust by withdrawal of the funds on deposit. Upon the death of the survivor of the trustees, the trust matures and is subject to the direction of the instructions contained in the Declaration of Trust. The owner of the funds in this type of account is deemed to be the trust estate. Title passes to the beneficiary upon the death of the survivor of the trustees.

6. Discretionary Revocable Trust Account

This account is a trust estate which gives the Trustee(s) the ability to establish multiple trust accounts with the same beneficiary(s) and still have insurance on each valid trust estate in an amount not to exceed \$10,000. Under this form of account each valid trust estate would be designated by number. Such as A as Trustee for B, under a trust agreement and designated as trust estate #1; A, as Trustee for B, under a trust agreement and designated as trust estate #2; etc.

Funds held in a fiduciary capacity, when invested in an insured institution, shall be insured in an amount not to exceed \$10,000 for each trust estate, such insurance should be separate from and additional to that covering other investments by the owners of such trust funds or the beneficiaries of such trust estates.

7.

Corporation Account, Voluntary Association Account, or Non-profit Association Account

A Corporation or Voluntary Association is a legal entity, and as such is the same as an individual in that only one insured account in an insured association may be held by the entity.

Authorization to establish such accounts and proper signatures to withdraw funds must be adopted by appropriate resolution and be recorded in the minutes of the organization.

8.

Corporation Trust Account or Voluntary Association Trust Account

[TRUST ESTATES]

As previously described a corporation or voluntary association is a legal entity, and as such is the same as an individual in that only one insured account in an insured association may be held by the entity.

This type of an account allows a corpora-

tion or voluntary association to designate a trustee to invest funds of the entity in an insured account of an insured savings and loan association. Any number of accounts can be opened by the corporation through the same trustee and each such account will be insured. If properly opened, the designation of the trustee, amount conveyed to the trustee, and trust agreement number, must be incorporated into the minutes of the organization by proper resolution.

9.

Copartnership Account or Sole Owner

[IN BUSINESS NAME]

This type of account is for the use of business partnerships or sole proprietorships which desire to open an account under the business name. The account is opened subject to the terms specified on the signature card. The agent(s) at the time the account is opened indicate the type of business involved and the number of signatures that are required for withdrawal. The owner of the account for Association purposes is considered to be the business named, and the authorized signators are considered to be agents of said business.

THIS TYPE OF ACCOUNT IS NOT
APPLICABLE IN NEVADA AT
THIS TIME

10.

Custodian Savings Account for Minor

This type of account requires compliance with state law to be insured by an agency of the Federal Government. The type of custodian account will determine the state law that has to be complied with.

For example, a father wishes to establish a savings account and deposit a gift of cash to the account. The association opening the account acts as an escrow agent in opening the account and the gift is made at the time and at the place that the association completes all of the instructions of the father. In this example the state law that would be shown on the signature card would be the one in which the association is located. The gift transfer on the reverse of the card would have to be completed in this instance.

As another example, take the situation where the father is appointed by the court in his home state to administer the affairs of his minor children, his wife having died and left her estate to her minor children. The funds of the estate invested by the father or custodian would be governed by the laws of the home state of the custodian and not the state in which the association is located if the two differ.

11.

Fiduciary Savings Account

This type of account is used by a person who has been appointed by legal authority to have control over the property (including money) of others. The degree of authority exercised by the fiduciary is normally set forth in the instrument of appointment, i.e.; hold, manage, invest, reinvest, sell, hypothecate, etc. Any one or all of the foregoing may be authorized.

This type of account to be insured has to comply with the terms of authority granted by the appointing authority.

12.

Community Property Account

This account is restricted to the use of husband and wife. This type of account is about the same as a joint tenant account with the exception that upon dissolution of the marriage by separation, death, or divorce, the account is restricted to withdrawals on the signature of both parties or their authorized representative.

It's Easy to Open an Account at Nevada Savings

You may open an account in person, by mail or phone. In writing or phoning be sure to give the names in which the account is to be issued. When transmitting the initial amount, do so by check or money order. Never send cash through the mails.

Our savings officer will be pleased to give every attention to your financial needs and will open your account promptly and issue your account book. There are no minimum or maximum balances, no service fees or withdrawal charges. Your funds earn profitably and are insured safe here.

It is possible to have much more than \$10,000 invested and still have it fully insured. The regulations of the Insurance Corporation treat a number of different forms of ownership as qualifying for separate insurance up to \$10,000. We can work out a program with you and your attorney which can assure you that any sum entrusted to our care has insurance protection.



Under the laws of the State of Nevada, "Accounts may be opened by minors with the written consent of their parents or trustees or guardians. Withdrawals from accounts of minors under the age of 14 can be made only upon acknowledgment of receipt signed by the minor and a parent, trustee or guardian."

4.85%

current annual rate

Daily Interest Compounded Monthly
and Paid Quarterly Provided the Account
Is Open at End of the Quarter
*accounts opened or additions
made by the 15th of any month
earn interest from the 1st*

Accounts insured to \$10,000 by an
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